

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Reginald Tyrone Byers
Dionne M. Walker-Byers
Debtors

Case No. 18-11826-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2019.

db/jdb +Reginald Tyrone Byers, Dionne M. Walker-Byers, 7217 Briars Road,
Philadelphia, PA 19138-1325

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2019 at the address(es) listed below:

DANIELLE BOYLE-EBERSOLE on behalf of Creditor U.S. Bank National Association, et al.
debersole@hoflawgroup.com, pfranz@hoflawgroup.com
JACQUELINE M. CHANDLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
JILL MANUEL-COUGH LIN on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com,
chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
JOSHUA DOMER on behalf of Creditor City of Philadelphia joshua.domer@phila.gov,
karena.blaylock@phila.gov
MICHAEL D. SAYLES on behalf of Debtor Reginald Tyrone Byers midusal@comcast.net,
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
MICHAEL D. SAYLES on behalf of Joint Debtor Dionne M. Walker-Byers midusal@comcast.net,
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	: Bankruptcy No. 18-11826-mdc
Reginald Tyrone Byers and Dionne M.	: Chapter 13
Walker-Byers	:
Debtors	:
U.S. Bank National Association, not in its	:
individual capacity but solely as trustee for the	:
RMAC Trust, Series 2018 G-CTT c/o	:
Rushmore Loan Management Services	:
Movant	:
vs.	:
Reginald Tyrone Byers and Dionne M.	:
Walker-Byers	:
Debtors/Respondents	:
and	:
William C. Miller, Esquire	:
Trustee/Respondent	:

**CONSENT ORDER / STIPULATION AGREEMENT SETTLING
MOTION FOR RELIEF FROM AUTOMATIC STAY**

AND NOW, upon the Motion of U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT c/o Rushmore Loan Management Services ("Creditor"/"Movant"), through its counsel, Hladik, Onorato & Federman, LLP, for relief from the automatic stay pursuant to Bankruptcy Code § 362(d) as to certain property, 7217 Briar Road, Philadelphia, PA 19138 (the "Property"), it is hereby agreed as follows:

Reginald Tyrone Byers and Dionne M. Walker-Byers (hereafter, "Debtors") acknowledge that the following monthly post-petition mortgage payments are due as follows:

Payments (7/1/2018 – 1/1/2019 @ \$873.57 each)	\$6,114.99
Payments (2/1/2019 – 3/1/2019 @ \$872.10 each)	\$1,744.20
Attorney's fees/costs.....	\$1,031.00
Less Suspense.....	(\$8.87)
Arrears ("Arrears").....	\$8,881.32

1. Debtors shall cure the Arrears as set forth above in the following manner:
 - a. Roll the **\$8,881.32** balance of the post-petition Arrears into and pay it through the Debtors' Chapter 13 Plan of Reorganization in order to cure this portion of the Arrears in addition to the current arrearage amount on Movant's Proof of Claim. Debtors' attorney shall file an Amended Plan as per above no later than March 29, 2019.

2. Debtors shall make the regular monthly payments required to the Trustee.
3. Debtors shall send all payments due directly to Creditor at the address below:

Rushmore Loan Servicing
P.O. Box 52708
Irvine, CA 92619-2708

Rushmore's loan #xxxxx3509 must appear on each payment.

4. In the event Debtors fail to make any of the payments set forth hereinabove (or real estate taxes and/or hazard insurance when due) on or before their due dates, Creditor and/or Counsel may give Debtors and Debtors' counsel notice of the default. If Debtors do not cure the default within ten (10) days of the notice, upon Certification of Default to the Court, and request for Order, with a copy to Debtors and Debtors' counsel, Creditor shall immediately have relief from the bankruptcy stay.

5. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder.

6. Upon issuance of the aforesaid Order, the parties hereto further agree that Creditor may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejectment thereafter.

7. In the event Debtors convert to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtors shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtors fail to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay.

8. It is further agreed that the 14-day stay provided by Rule 4001(a)(3) is hereby waived.

By signing this Stipulation, Debtors' Counsel represents that the Debtors are familiar with and understand the terms of this Stipulation and agrees to said terms regardless of whether the Debtors have actually signed this Stipulation. Seen and agreed by the parties on the date set forth below:

/s/Danielle Boyle-Ebersole
Danielle Boyle-Ebersole, Esquire
Counsel for Creditor

Date: 3/13/2019

Michael D. Sayles
Michael D. Sayles, Esquire
Counsel for Debtor

Date: 3/28/2019

William C Miller
William C Miller, Esquire Trustee
Date: 4/17/19
NO POSITION

***without prejudice to any
trustee rights or remedies**

AND NOW, this 24th day of April, 2019, it is hereby ORDERED
that this Stipulation Agreement between the parties is hereby approved.

Magdelene D. Coleman
Honorable Magdelene D. Coleman
U.S. Bankruptcy Judge